

Information to identify the case:

Debtor 1	Donald Arter	Social Security number or ITIN	xxx-xx-2208
	First Name Middle Name Last Name	EIN	--
Debtor 2	Mary Arter	Social Security number or ITIN	xxx-xx-8907
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-19572-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Donald Arter

Mary Arter

9/12/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Donald Arter
 Mary Arter
 Debtors

Case No. 12-19572-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 56

Date Rcvd: Sep 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2017.

db/jdb
 512952409 +Donald Arter, Mary Arter, 44 Campbell Drive, Parlin, NJ 08859-1841
 512952410 +A-1 Collections Svc, 101 Grovers Mill Rd Ste, Lawrenceville, NJ 08648-4706
 513124276 +Accumed Diagnostic Laboratory, 540 Bordentown Ave #4, South Amboy, NJ 08879-1546
 513270227 +Bank of America, N.A., c/o Prober & Raphael, a Law corporation, 20750 Ventura Blvd., #100, Woodland Hills, CA 91364-6207
 512952413 +Bank of America, N.A., c/o Zucker, Goldberg & Ackerman, LLC, 200 Sheffield Street, Suite 101, Mountainside, NJ 07092-2315
 512952414 +Bayonne Anesthesia, 29 E 29th Street, Bayonne, NJ 07002-4654
 512952415 +Bayonne Medical, 29 E 29th Street, Bayonne, NJ 07002-4695
 512952416 +Bayview Emergency Medical Associates, PA, 69 W. Gilbert Street, Red Bank, NJ 07701
 512952417 +CBL Path, Inc., PO Box 26639, Wauwatosa, WI 53226-0639
 513219491 +Centra State Medical Center, 901 West Main Street, Freehold, NJ 07728-2549
 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390)
 512952423 +Gecrb/smart Carpet, 1913 Atlantic Ave, Manasquan, NJ 08736-1029
 512952425 Health Diagnostics Of NJ, LLC, PO Box 9192, Farmingdale, NY 11735
 512952427 +Ironbound Endosurgical Center, PA, 24-48 Merchant Street, Newark, NJ 07105-2847
 512952428 +Jersey City Medical Center, 1 Harmon Meadow Blvd, Suite 301, Seacaucus, NJ 07094-3600
 512952429 +John T. Dedousis, MD PC, 1166 Kennedy Blvd, Bayonne, NJ 07002-3112
 512952432 +M And M Florczyk, Mirosław Florczyk, 3 G Parlin Drive, Parlin, NJ 08859-2263
 512952434 +Northeastern Gastroenterology Associates, 24-48 Merchant Street, Newark, NJ 07105-2847
 512952435 +Plus Diagnostics, IC Systems, Inc., PO Box 64886, St. Paul, MN 55164-0886
 512952437 +Raritan Bay Medical Center, PO Box 48071, Newark, NJ 07101-4871
 512952438 +Revenue Recovery Corp, 612 Gay St, Knoxville, TN 37902-1603
 512952439 +S L M Financial Corp, 6000 Commerce Pkwy Ste A, Mount Laurel, NJ 08054-2226
 513038286 +Sallie Mae Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548
 512952443 +Tricat, C/O Ctech Collections Inc, PO Box 402, Mt. Sinai, NY 11766-0402
 512952444 +Tricat, 3830 Park Ave # 102, Edison, NJ 08820-2562
 512952445 +Trojan Professional Se, 4410 Cerritos Ave, Los Alamitos, CA 90720-2549
 512952446 +University Radiology Group, PO Box 1075, East Brunswick, NJ 08816-1075
 512952447 +Urology Group, PO Box 51030, Newark, NJ 07101-5130

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Sep 13 2017 00:34:54 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Sep 13 2017 00:34:48 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 lm +EDI: BANKAMER.COM Sep 13 2017 00:13:00 Bank Of American, N.A., 450 American Street, Simi Valley, CA 93065-6285
 512952412 EDI: BANKAMER.COM Sep 13 2017 00:13:00 Bank Of America, N.a., 4161 Piedmont Parkway, Greensboro, NC 27410
 512952411 +EDI: BANKAMER.COM Sep 13 2017 00:13:00 Bank Of America, N.a., 450 American St, Simi Valley, CA 93065-6285
 513127353 +EDI: BANKAMER.COM Sep 13 2017 00:13:00 Bank of America, N.A., Bankruptcy Department, P.O. Box 26012, NC4-105-02-99, Greensboro, NC 27420-6012
 513258934 EDI: BL-BECKET.COM Sep 13 2017 00:13:00 Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 512952418 +EDI: CAUT.COM Sep 13 2017 00:13:00 Chase Auto, Po Box 901076, Ft Worth, TX 76101-2076
 512952419 +EDI: CHASE.COM Sep 13 2017 00:13:00 Chase/best Buy, Po Box 15298, Wilmington, DE 19850-5298
 513073623 EDI: RMSC.COM Sep 13 2017 00:13:00 GE Capital Retail Bank, Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661
 512952420 +EDI: RMSC.COM Sep 13 2017 00:13:00 Gecrb/6th Ave Electrnc, Po Box 981439, El Paso, TX 79998-1439
 512952421 +EDI: RMSC.COM Sep 13 2017 00:13:00 Gecrb/home Design-hi-p, C/o P.O. Box 965036, Orlando, FL 32896-0001
 512952422 +EDI: RMSC.COM Sep 13 2017 00:13:00 Gecrb/lenscrafters, C/o Po Box 965036, Orlando, FL 32896-0001
 512952424 +EDI: RMSC.COM Sep 13 2017 00:13:00 Gecrb/walmart Dc, Po Box 981400, El Paso, TX 79998-1400
 512952426 +EDI: IIC9.COM Sep 13 2017 00:13:00 Ic Systems Inc, Po Box 64378, Saint Paul, MN 55164-0378
 513301052 EDI: AIS.COM Sep 13 2017 00:13:00 InSolve Recovery, LLC by American InfoSource LP, PO Box 269093, Oklahoma City, OK 73126-9093
 513129337 EDI: JEFFERSONCAP.COM Sep 13 2017 00:13:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
 513069321 +EDI: CHASE.COM Sep 13 2017 00:13:00 JPMorgan Chase Bank, c/o Mary Lautenbach, 201 N. Central Ave., Phoenix, AZ 85004-0905
 512952430 +EDI: CBSKOHLS.COM Sep 13 2017 00:13:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 56

Date Rcvd: Sep 12, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512952433 +E-mail/Text: bankruptcydepartment@tsico.com Sep 13 2017 00:35:36 Nco Fin /99,
Po Box 15636, Wilmington, DE 19850-5636
513209717 EDI: PRA.COM Sep 13 2017 00:13:00 Portfolio Recovery Associates, LLC, c/o Wal-mart,
POB 41067, Norfolk VA 23541
513474610 EDI: Q3G.COM Sep 13 2017 00:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
512952440 +E-mail/Text: bankruptcy@savit.com Sep 13 2017 00:35:47 Sa-vit Enterprises, 46 W Ferris St,
East Brunswick, NJ 08816-2159
512952441 +EDI: NAVIENTFKASMSERV.COM Sep 13 2017 00:13:00 Sallie Mae, Po Box 9500,
Wilkes-barre, PA 18773-9500
513030009 +E-mail/Text: bncmail@w-legal.com Sep 13 2017 00:34:59 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
512952442 +EDI: WTRRNBNK.COM Sep 13 2017 00:13:00 Target N.b., Po Box 673,
Minneapolis, MN 55440-0673
512952448 +EDI: RCSDELL.COM Sep 13 2017 00:13:00 Web Bank/dfs, 1 Dell Way,
Round Rock, TX 78682-7000
513717094 EDI: ECAST.COM Sep 13 2017 00:13:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
513719807* eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
cr ##+Dermatology Associates of Central Jersey, 28 Throckmorton Lane, Old Bridge, NJ 08857-2558
512952431 ##+Liberty Anesthesia, PC, PO Box 7196, Freehold, NJ 07728-7196
512952436 ##+Quest Diagnostics, PO Box 71304, Philadelphia, PA 19176-1304

TOTALS: 1, * 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlson on behalf of Creditor Bank of America, N.A.
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Robert C. Nisenon on behalf of Joint Debtor Mary Arter rnisenson@aol.com,
nisenonlaw@aol.com;G2729@notify.cincompass.com;nisenonlaw@gmail.com
Robert C. Nisenon on behalf of Debtor Donald Arter rnisenson@aol.com,
nisenonlaw@aol.com;G2729@notify.cincompass.com;nisenonlaw@gmail.com
William M. E. Powers, III on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com
TOTAL: 6